

Information to identify the case:			
Debtor 1	Cherie Harrison Savage		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	18-73839-FJS		
	Social Security number or ITIN	xxx-xx-5929	
	EIN	__-____	
	Social Security number or ITIN	_____	
	EIN	__-____	
	Date case filed for chapter	13 10/31/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cherie Harrison Savage	
2. All other names used in the last 8 years		
3. Address	5265 Norvella Ave Norfolk, VA 23513	
4. Debtor's attorney Name and address	Carolyn Anne Bedi Bedi Legal, P.C. 501 Independence Pkwy., Suite 102 Chesapeake, VA 23320	Contact phone 757-222-5842 Email: Carolyn@bedilegal.com
5. Bankruptcy trustee Name and address	R. Clinton Stackhouse Jr. Chapter 12/13 Trustee 7021 Harbour View Boulevard Suite 101 Suffolk, VA 23435	Contact phone (757) 333-4000 Email: bcourt@rcsch13.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	For the Court: Clerk of the Bankruptcy Court: William C. Redden 600 Granby St., Room 400 Norfolk, VA 23510 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Date: November 1, 2018 Contact phone 757-222-7500
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: February 1, 2019 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: January 9, 2019 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: April 29, 2019 </div> </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim. </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>

Debtor **Cherie Harrison Savage**

Case number **18-73839-FJS**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015–2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. A confirmation hearing will be held even if no objections have been filed. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>January 15, 2019 at 10:30 AM.</p> <p>Location: Judge Santoro – Courtroom 2, U. S. Bankruptcy Court, 4th Floor, 600 Granby Street, Norfolk, VA 23510</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p>
15. Manner of Payment of Fees	<p>Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same–day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Cherie Harrison Savage
 Debtor

Case No. 18-73839-FJS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-8

User: mitchella
 Form ID: 309I

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Nov 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2018.

db	+Cherie Harrison Savage, 5265 Norvella Ave, Norfolk, VA 23513-1542
tr	+R. Clinton Stackhouse, Jr., Chapter 12/13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435-2869
14590600	+Best Buy/ CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14590604	City of Norfolk, PO Box 3215, Norfolk, VA 23514-3215
14590606	+Grand Brands dba Grand Furnitu, 1305 Baker Road, Virginia Beach, VA 23455-3317
14590608	Jefferson Sessions, Atty Gen., US Dept. of Justice, 950 Pennsylvania Ave., NW, Washington, DC 20530-0001
14590610	+Mohela/Dept of Education, 633 Sprint Drive, Chesterfield, MO 63005-1243
14590614	TD Bank USA/Target Credit, TD Bank USA/Target Credit, Minneapolis, MN 55440-0000
14590615	+Tiki Series III Trust, 7114 E Stetson Dr., Suite 250, Scottsdale, AZ 85251-3264
14590616	US Attorney's Office, 101 W Main Street, Ste 8000, Norfolk, VA 23510-1671

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: Carolyn@bedilegal.com Nov 03 2018 02:37:18 Carolyn Anne Bedi, Bedi Legal, P.C., 501 Independence Pkwy., Suite 102, Chesapeake, VA 23320
14590601	+EDI: TSYS2.COM Nov 03 2018 06:23:00 Bloomingdales/DSNB, PO Box 8218, Mason, OH 45040-8218
14590602	+EDI: CAPITALONE.COM Nov 03 2018 06:23:00 Capital One, P.O. BOX 30281, Salt Lake City, UT 84130-0281
14590603	+E-mail/Text: khorner@checkintocash.com Nov 03 2018 02:38:28 Check into Cash, 201 Keith Street, Suite 80, Cleveland, TN 37311-5867
14590605	+EDI: AMINFOFP.COM Nov 03 2018 06:23:00 First Premier Bank, 601 South Minnesota Ave., Sioux Falls, SD 57104-4868
14590607	EDI: IRS.COM Nov 03 2018 06:23:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14590609	+EDI: CBSKOHLS.COM Nov 03 2018 06:23:00 Kohls / Capone, PO Box 3115, Milwaukee, WI 53201-3115
14590611	+E-mail/Text: netcreditbnc@enova.com Nov 03 2018 02:38:28 Net Credit, 200 West Jackson Blvd., Ste. 1400, Chicago, IL 60606-6929
14590612	+E-mail/Text: bnc@nordstrom.com Nov 03 2018 02:37:28 Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14590613	EDI: CBS7AVE Nov 03 2018 06:23:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14590617	E-mail/Text: bkr@taxva.com Nov 03 2018 02:38:15 VA Department of Taxation, PO Box 2369, Richmond, VA 23218-2369

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

Carolyn Anne Bedi on behalf of Debtor Cherie Harrison Savage Carolyn@bedilegal.com
 John P. Fitzgerald, III ustpreion04.no.ecf@usdoj.gov
 R. Clinton Stackhouse, Jr. bcourt@rcsch13.com

TOTAL: 3